

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number	10708840
	Filing Date	2004-03-26
	First Named Inventor	Blayn Beenau
	Art Unit	3621
	Examiner Name	Kamal, Shahid
	Attorney Docket Number	54022.4600

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1	CRUMBAUGH, Darlene M., "Effective Marketing Positions: Check card as consumer lifeline," Hoosier Banker, 04/1998, page 10, vol. 82, issue 4	<input type="checkbox"/>
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8	OBEL, Michael, "Oil Companies Push Marketing, Cost Cutting to Fortify Earnings," Oil & Gas Journal, 09/16/1985	<input type="checkbox"/>
9	SCHMUCKLER, Eric, "Playing Your Cards Right," Forbes, 12/28/1987	<input type="checkbox"/>
10	"Core One Credit Union – Discover The Advantage," http://coreone.org/2visa.html , Copyright 2001 (last visited 10/09/2002)	<input type="checkbox"/>
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12	Final Office Action issued 9/8/2005 in U.S. Serial No. 10/192,488	<input type="checkbox"/>
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